THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M. R. JANARTHANAN): (a) Sir, At present, there are nine sanctioned benches of Customs, Excise and Gold (Control) Appellate Tribunal (CEGAT).

(b) All the nine sanctioned benches are functioning — five at Delhi, two at Mumbai and one each at Chennai and Calcutta.

(c) Nil.

(d) Yes, Sir.

(e) After detailed examination, it was found that the pendency in various benches, considered along with the rate of disposal, did not warrant creation of the two additional benches.

Credit-Deposit ratio of UBI

2251. SHRI NILOTPAL BASU:
SHRI DIPANKAR MUKHERJEE:

Will the Minister of FINANCE be pleased to state:

(a) the C.D. Ratio of the United Bank of India during the last three years, year-wise;

(b) the comparative figures of C.D. Ratio for Public Sector Banks as a whole for the corresponding period;

(c) whether it is a fact that U.B.I. figures are much less than the overall figures; and

(d) if so, the reasons therefor and the steps contemplated to rectify the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M. R. JANARTHANAN): (a) to (c) Credit Deposit (CD) Ratio of United Bank of India and Public sector banks for the last three years are given below:—

(In per cent)

	As on last Friday of March		
	1996	1997	1998
United Bank of India	43.11	39.23	36.36
Public Sector Banks	60.47	55.25	54.03

(d) United Bank of India has reported that efforts have been made to increase the credit of bank to agriculture, Small and Medium sized Industries. Thrust has been given to issue of Kisan Credit Cards, expeditious disposal of loan applications for Government sponsored schemes particularly Prime Minister's Rozgar Yojana (PMRY) and Self Employment Scheme for Registered Unemployment (SESRU), delegation of discretionary power to Managers of Specialised Small Scale Industries (SSI) branches for expeditious disposal of cases, and emphasis on Housing Loan.

गैर-बैंककारी वित्तीय कम्पनियों से जमाराशियों की वसूली

2252. **श्री लक्खीराम अग्रवाल:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या देश भर में विभिन्न राज्यों में बड़ी संख्या में गैर-बैंककारी वित्तीय कम्पनियां जनता की 50,000 करोड़ रुपये से अधिक की जमाराशियां वापस करने में विफल रही है:

(ख) यदि हां, तो सरकार और भारतीय रिजर्व बैंक ने इस सम्बन्ध में क्या जांच की है; और

(ग) इन गैर-बैंककारी वित्तीय कम्पनियों से जमाराशियों की वसूली और उसे लोगों को वापस करने के लिए सरकार द्वारा की जा रही कार्रवाई का विस्तृत ब्यौरा क्या है?

वित्त मंत्रालय (बैंकिंग, राजस्व तथा बीमा) में राज्य मंत्री (श्री कादम्बूर एम०आर० जनार्दनन):